

United States Bankruptcy Court
District of New Mexico

In re:
Rudy Montano, JR
Debtor(s)

Case No. 20-11888-t
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1
Date Rcvd: Sep 30, 2020

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Rudy Montano, JR, 2923 Manzano St NE, Albuquerque, NM 87110-3027
3934255	+ ArrowHead Pointe, 12021 Skyline Rd. NE, Albuquerque, NM 87123-3069
3934256	+ Chang Tim Lim, 2923 Manzano St NE, Albuquerque, NM 87110-3027
3934257	+ Comcast Communications LLC, 301 Sundance Parkway, Round Rock, TX 78681-8004
3934258	+ Davita Medical Group, PO Box 912680, Denver, CO 80291-2680
3934259	+ Love Lace Medical Group, PO Box 840065, Dallas, TX 75284-0065
3934254	+ Payment 1, 6125 Montgomery Blvd NE, Albuquerque, NM 87109-1487
3934262	+ Texoma Community Cr UN, PO Box 1320, Wichita Falls, TX 76307-1320
3934268	+ The Receivable Management Servc. LLC, PO Box 19646, Minneapolis, MN 55419-0646
3934269	+ Trans World Systems Inc., 500 Virginia Dr, Suite 514, Port Washinton, PA 19034-2733
3934263	+ UNM Med G, PO Box 15273, Wilmington, DE 19850-5273
3934266	+ UNM Medical Group, PO Box 15273, Wilmington, DE 19850-5273
3934265	+ UNM medical Group, 1131 University Blvd NE, Suite D, Albuquerque, NM 87102-1738
3934272	+ Waypoint Resource Group, 301 Sundance Pkwy, Round Rock, TX 78681-8004

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stlaws@gmail.com	Oct 01 2020 01:38:00	Sean Patrick Thomas, Sean Patrick Thomas Attorney, 5720 Osuna Rd NE, Albuquerque, NM 87109
tr	EDI: FYGONZALES.COM	Oct 01 2020 04:13:00	Yvette J. Gonzales, Trustee, PO Box 1037, Placitas, NM 87043-1037
ust	Email/Text: USTPREGION20.OC.ECF@USDOJ.GOV	Oct 01 2020 01:38:00	United States Trustee, PO Box 608, Albuquerque, NM 87103-0608
3934260	+ Email/Text: brenda@mph2funding.com	Oct 01 2020 01:38:00	MPH2 Funding, 3605 Tamarac Dr, Denver, CO 80237-1411
3934276	EDI: NMTRD.COM	Oct 01 2020 04:13:00	New Mexico Taxation & Revenue Department, Bankruptcy Section, PO Box 8575, Albuquerque NM 87198-8575
3934261	Email/Text: banko@preferredcredit.com	Oct 01 2020 01:38:00	Preferred Credit, PO Box 1679, St Cloud, MN 56302
3934267	+ Email/Text: customerservice@rfgionline.com	Oct 01 2020 01:38:00	Rozlin Financial Group Inc., PO Box 537, Sycamore, IL 60178-0537

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
3934270	*+	Trans World Systems Inc., 500 Virginia Dr, Suite 514, Port Washinton, PA 19034-2733

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3934271	*+	Trans World Systems Inc., 500 Virginia Dr, Suite 514, Port Washinton, PA 19034-2733
3934264	*+	UNM Med G., Po Box 15273, Wilmington, DE 19850-5273

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

Information to identify the case:Debtor 1 **Rudy Montano JR**Social Security number or ITIN **xxx-xx-4161**

First Name Middle Name Last Name

United States Bankruptcy Court **District of New Mexico**Date case filed for chapter **7 9/29/20**Case number: **20-11888-t7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rudy Montano JR	
2. All other names used in the last 8 years		
3. Address	2923 Manzano St NE Albuquerque, NM 87110	
4. Debtor's attorney Name and address	Sean Patrick Thomas Sean Patrick Thomas Attorney 5720 Osuna Rd NE Albuquerque, NM 87109 Contact phone 505-999-1238 Email stlaws@gmail.com	
5. Bankruptcy Trustee Name and address	Yvette J. Gonzales Trustee PO Box 1037 Placitas, NM 87043-1037	Contact phone 505-771-0700 Email yjgllc@yahoo.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Pete V. Domenici U.S. Courthouse 333 Lomas Blvd. NW, Suite 360 Albuquerque, NM 87102	Hours open <u>8:30 AM to 4:30 PM</u> Contact phone 505-415-7999/866-291-6805 Court Website www.nmb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 6, 2020 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: AT THE TIME SHOWN CALL: 1-877-633-8981, Passcode: 4824077, after joining the call, press *6 to mute/unmute.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 1/5/21 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Deadline to File Certification About a Financial Management Course: </div> <div> Filing deadline: 1/5/21 <ul style="list-style-type: none"> You must file a statement that you have completed the personal financial management course pursuant to Federal Rule of Bankruptcy Procedure 1007(c). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	